



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: PADALINO, Ronald et al.
Serial No. : 09/387,381
Filed : September 2, 1999
For : **SYSTEM AND METHOD FOR AUTOMATED
DEBITING AND SETTLING OF FINANCIAL
TRANSACTIONS**

Art Unit : 3624
Examiner : Wasylchak, S.

**RESPONSE UNDER 37 C.F.R. 192(d) TO NOTICE OF
NON-COMPLIANCE OF APPEAL BRIEF UNDER 37 C.F.R. 192(c)**

Commissioner of Patents
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Sir:

In the Notice of Non-Compliance mailed December 30, 2003, the Examiner considers that while the Appeal Brief filed on October 3, 2003 includes the Status of Claims, it does not contain a statement of the status of all the claims in the application required under 37 C.F.R. 1.192(c)(3). The Examiner considers further that the Appeal Brief includes a Grouping of Claims with claims that stand or fall together but fails to present reasons thereof under "37 C.F.R. 1.192(c)(5)" [sic].

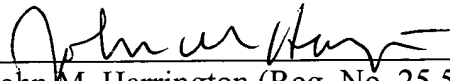
In response to the Notice of Non-Compliance, submitted herewith under 37 C.F.R. 1.192(d) in triplicate is an Amended Appeal Brief. In keeping with the Examiner's requirement, the Amended Appeal Brief adds the statement under 37 C.F.R. 1.192(c)(3) to item (3) Status Of Claims on page 1 of the Appeal Brief that claims 6, 9, 14, 15, 36, 39-55, 62-68, and 71-75 have been canceled. In further keeping with the Examiner's requirement, the Amended Appeal Brief changes the

grouping of claims under 37 C.F.R. 1.192(c)(7) in item (7) Grouping of Claims on page 4 of the Appeal Brief to conform to the grouping of claims mandated by the Examiner.

The Amended Appeal Brief including the foregoing changes overcomes all the reasons for non-compliance asserted by the Examiner in the Notice Non-Compliance and is submitted herewith in triplicate.

Respectfully submitted,

Date: 1/21/04

By: 
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Catherine A. Johnson
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